

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Charlie V. Landy**
Patricia A. Landy

CASE NO **03-54498**

CHAPTER **13**

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Married	Syreeta Landy		Daughter			
Employment	Debtor			Spouse		
Occupation	Administrator			Clerical		
Name of Employer	George Gervin Academy			Dept of Agining & Disability Svc		
How Long Employed				3 Years		
Address of Employer	3030 East Commerce			701 West 51st Street		
	San Antonio, TX 78220			Austin, Texas 78751		

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$3,846.16	\$2,426.58
Estimated monthly overtime	\$0.00	\$0.00
SUBTOTAL	\$3,846.16	\$2,426.58
LESS PAYROLL DEDUCTIONS		
A. Payroll taxes (includes social security tax if B. is zero)	\$339.74	\$121.21
B. Social Security Tax	\$54.80	\$174.11
C. Medicare	\$0.00	\$0.00
D. Insurance	\$65.98	\$0.00
E. Union dues	\$0.00	\$0.00
F. Retirement	\$271.16	\$145.59
G. Other (specify) Long Term Disability / insurance	\$147.32	\$205.00
H. Other (specify) Short Term Disability / Loan repayment	\$55.38	\$422.92
I. Other (specify) Life Insurance	\$4.80	\$0.00
J. Other (specify)	\$0.00	\$0.00
K. Other (specify)	\$0.00	\$0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$939.18	\$1,068.83
TOTAL NET MONTHLY TAKE HOME PAY	\$2,906.98	\$1,357.75
Regular income from operation of business or profession or farm (attach detailed stmt)	\$0.00	\$0.00
Income from real property	\$0.00	\$0.00
Interest and dividends	\$0.00	\$0.00
Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above	\$0.00	\$0.00
Social Security or other government assistance (specify)	\$0.00	\$0.00
Pension or retirement income	\$0.00	\$0.00
Other monthly income (specify below)		
1.	\$0.00	\$0.00
2.	\$0.00	\$0.00
3. / Recapture Loan Repayment	\$0.00	\$422.92
TOTAL MONTHLY INCOME	\$2,906.98	\$1,780.67

TOTAL COMBINED MONTHLY INCOME \$4,687.65

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

None.

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SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	\$1,079.00
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities: Electricity and heating fuel	\$325.00
Water and sewer	\$52.00
Telephone	\$75.00
Other: Cable/Internet	\$115.00
Home maintenance (repairs and upkeep)	\$100.00
Food	\$500.00
Clothing	\$125.00
Laundry and dry cleaning	\$105.00
Medical and dental expenses (not covered by insurance)	\$200.00
Transportation (not including car payments)	\$400.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$75.00
Charitable contributions	\$50.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	
Auto	\$275.00
Other: alarm/miscellaneous	\$155.00
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto:	
Other:	
Other: Cell Phone	\$145.00
Other:	
Alimony, maintenance, and support paid to others:	
Payments for support of add'l dependents not living at debtor's home: Full time student	\$500.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other:	
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$4,276.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$4,687.65
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$4,276.00
C. Excess income (A minus B)	\$411.65
D. Total amount to be paid into plan each	\$411.00
Monthly	(interval)